

BEFORE THE INSURANCE COMMISSIONER  
FOR THE STATE OF ARKANSAS

ARKANSAS INSURANCE DEPARTMENT )  
PETITIONER )

VS. )

ROBERT KYLE STEWART )  
RESPONDENT )  
NPN 132392 )

A.I.D. NO. 2020 - 17

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CONSENT ORDER

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On this day, the matter of Robert Kyle Stewart ("Respondent"), a resident producer, comes before the Arkansas Insurance Department ("Department") and Allen Kerr, Arkansas Insurance Commissioner ("Commissioner"). The Commissioner and "Respondent" agree to enter into this Consent Order. From the facts, law, and other evidence before him, the Commissioner finds as follows:

FINDINGS OF FACT

1. Respondent, Robert Kyle Stewart, is a licensed resident insurance producer residing in Washington County, National Producer Number 132392. Respondent holds a life line of authority.

2. Respondent submitted a resident insurance producer license application on June 5, 2019. In the application, Respondent answered "no" to background check question #2 which asks if the applicant has been involved as a party in any administrative action involving a professional license. Respondent's response to background check question #2 was incorrect and materially untrue. In 2009, Respondent's resident insurance producer license was revoked as per AID Order 2009-47, a consent order.

3. This Consent Order is executed for the purpose of avoiding further administrative time and expense with respect to the complaints, allegations, and Department investigation initiated pursuant to Ark. Code Ann. § 23-61-103, *et seq.* and § 23-66-208(a).

4. Respondent fully understands that this Consent Order will in no way preclude additional proceedings by the Commissioner against Respondent for acts and/or omissions unknown to the Commissioner that are not specifically addressed herein, or for facts or omissions that do not arise from the facts or transactions addressed herein.

5. By his signature affixed below, Respondent affirmatively states that he has freely agreed to the entry of this Consent Order, that he has been advised that he may consult legal counsel and has had the opportunity to do so, that he waives his right to an administrative hearing on the matters underlying this Consent Order, and that no threats or promises of any kind have been made by the Commissioner, Department, or any agent or representative thereof.

#### CONCLUSIONS OF LAW

From the Findings of Fact contained herein, the Commissioner concludes as follows:

1. The Commissioner has jurisdiction over the parties and subject matter pursuant to Ark. Code Ann. §§ 23-61-103, 23-61-301, *et seq.*, and 23-64-501, *et seq.*

2. The allegations described in Findings of Fact are violations of Ark. Code Ann. § 23-64-512(a)(1) prohibiting providing incorrect, misleading, incomplete, or materially untrue information in a producer license application.

3. Taking into consideration the allegations against him, the Respondent agrees to a voluntary revocation of his insurance producer license to the Department.

4. In accordance with § 23-64-217(b), a license may not again be issued to the Respondent until after the expiration of three (3) years and the Respondent again qualifies for a license. This Consent Order may be included in the

Department's review and reasonable consideration in any future application for an insurance license.


5. Respondent expressly waives all further procedural steps, and expressly waives all rights to seek judicial review of or to otherwise challenge or contest the validity of this Consent Order.

THEREFORE, it is hereby ORDERED AND AGREED that:

All licenses issued by the Department to Robert Kyle Stewart are hereby revoked. Respondent shall not sell, solicit, or negotiate any class or line of insurance, nor engage in any business related to insurance, in the State of Arkansas during the period of revocation and then only if properly licensed as required under the Arkansas Insurance Code.

IT IS SO ORDERED THIS 16 day of Dec, 2019.

  
ROBERT KYLE STEWART  
RESPONDENT

  
ALLEN KERR  
INSURANCE COMMISSIONER  
STATE OF ARKANSAS